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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
CHAPTER 13 PLAN

Docket # 10-22011-WCH

DEBTOR: Debra L. Brooks

SSN: xxx-xx-0822

TERM OF THE PLAN IS 6 Months (If the plan is longer than thirty-six (36) months, a statement of cause pursuant to 11 U.S.C. §1322(d) must be attached hereto.)

PLAN PAYMENT: Debtor(s) to pay monthly: \$100.00 for 5 months, with a one-time lump sum payment of \$6,939.98 from the Debtor's portion of her divorce settlement.

1. SECURED CLAIMS

A. CLAIMS TO BE PAID THROUGH THE PLAN (INCLUDING ARREARS):

Creditor	Description of claim (pre-petition arrears, purchase money, etc.)	Amount of Claim
TD Bank, N.A. P.O. Box 9547 Portland, ME 04112	Arrears on Auto Loan	\$1,373.72

Total of secured claims to be paid through the Plan = \$1,373.72

B. CLAIMS TO BE PAID DIRECTLY TO CREDITORS (Not through Creditor

Creditor	Description of claim	Amount of Claim
Bridgewater Saving Bank 756 Orchard Street Raynham, MA 02767-1028 (Debtor's Spouse to pay)	First Mortgage	\$150,000.00
Domestic Bank 815 Reservoir Ave Cranston, RI 02910 (Debtor's Spouse to pay)	Second Mortgage	\$12,000.00
TD Bank, N.A. P.O. Box 9547 Portland, ME 04112-9547	Regular Payment on Motor Vehicle Finance loan	\$14,108.82

II. PRIORITY CLAIMS

Creditor	Description of Claim	Amount of claim
None.		

Total of priority claims to be paid through the plan \$0.00

III. ADMINISTRATIVE CLAIMS

A. Attorneys fees (to be paid through the plan): \$1,874.00. To be paid in first six months of Plan.

B. Miscellaneous fees: None

C. The chapter 13 trustee's fee is determined by order of the United States Attorney General. The calculation of the Plan payment set forth below utilizes a 10% trustee's commission. In the event that the trustee's commission is less than 10%, the additional funds collected by the trustee shall be disbursed to unsecured creditors up to 100% of the allowed claims.

IV. UNSECURED CLAIMS

The general unsecured creditors shall receive a dividend of 10.00% of their claims.

A. General unsecured claims: \$ 34,482.26

B. Undersecured claims arising after lien avoidance/cramdown: None.

Total of A + B general unsecured claims: \$ 34,482.66

C. Multiply total by percentage of dividend: \$ 3,448.27

D. Separately classified unsecured claims:

Creditor	Description of claim	Amount of claim
Nicole M. Procida, Esquire 20 Park Plaza -- 4th Floor Boston, MA 02116	Legal Fees	\$2,000.00

To be paid in full outside of plan, upon divorce settlement.

V. OTHER PROVISIONS

A. Liquidation of assets to be used to fund plan: Divorce Property Settlement from share of marital home.

B. Modification of Claims: Set forth details of modifications below or on attached sheets. This information should include name of creditor and detailed explanation of the modification. The total amount of the secured claim that is to be paid through the plan (inclusive of interest) should be set forth in Section I of this Plan.

None.

C. Miscellaneous provisions: None.

VI. CALCULATION OF PLAN PAYMENT

a. Secured claims (Section I-A Total): \$1,373.72

b. Priority claims (Section II Total): 0.00

c. Administrative claims (Section III A + B Total): \$1,874.00

d. General unsecured claims (Section IV-C Total): \$3,448.27

e. Separately classified unsecured claims (Sec. IV-D Total): 0.00

Total of (a) through (e) above: \$ 6,695.99

f. Divide (f) by .90 for total including Trustee's fee: Cost of Plan = \$7,439.98

This represents the total amount to be paid into the chapter 13 plan)

Divide (g) Cost of Plan by Term of Plan: \$100.00 for 5 months, with a one-time lump sum payment of \$6,939.98 from the Debtor's portion of her divorce settlement.

g. Round up to nearest dollar: Monthly Plan Payment: \$100.00 (Enter this amount on page 1)

Pursuant to 11 U.S.C. §1326 (a) (1), unless the court orders otherwise, a debtor shall commence making the payments proposed by a plan within thirty (30) days after the plan is filed.

LIQUIDATION ANALYSIS

I.	Real Estate:		
	Address	Fair Market Value	Recorded Liens (Schedule D)
	52 Forrest Street, Berkley, MA	\$282,500.00	\$162,000.00
	Total Net Equity for Real Property:		\$ 120,500.00
	Less Exemptions (Schedule C):		\$ 120,500.00
	Available under a Chapter 7:		\$ 0.00

II. Automobile (Describe year, make and model)

Vehicle Exemption	Value	Lien
2005 Dodge Grand Caravan	\$8,000.00	\$ 14,108.82
2002 Suzuki	\$700.00	\$ 0.00
Net Value of Equity:		\$ 700.00
Less Exemptions (Schedule C):		\$ 700.00
Available under a Chapter 7:		\$ 0.00

III. All other Assets (All remaining items on Schedule B):
(Itemize as necessary)

Value: \$3,750.00

Less Exemptions (Schedule C): \$3,750.00

Available under a Chapter 7: \$ 0.00

SUMMARY (Total amount available under Chapter 7): \$ 0.00

Net Equity (I and II) Plus Other Assets (III) less all claimed exemptions: \$0.00

Additional Comments regarding Liquidation Analysis: None.

Pursuant to the Chapter 13 rules, the debtor or his or her counsel is required to serve a copy of this Plan upon the Chapter 13 trustee, all creditors and interested parties and to file a certificate of service accordingly.

/s/ John E. Zajac

John E. Zajac, Esquire
Carmichael & Zajac, P.C.
170 High Street
Taunton, MA 02780
Telephone: (508) 821-2552

I DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

/s/ Debra L. Brooks

Debtor: Debra L. Brooks

Date: November 16, 2010